

FLATHEAD COUNTY

FLOODPLAIN AND FLOODWAY MANAGEMENT REGULATIONS

BOARD OF COUNTY COMMISSIONERS

FLATHEAD COUNTY, MONTANA

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ADMINISTERED BY:

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INTENT

This resolution is passed in order to comply with the Montana Floodplain and Floodway Management Act (Title 76, Chapter 5, MCA) and to ensure compliance with the requirements for the continued participation by Flathead County in the National Flood Insurance Program. Land-use regulations, which are hereby adopted are to be applied to all identified 100-year floodplains within local Jurisdiction and are as follows.

STATUTORY AUTHORITY

Municipalities have authority to adopt ordinances as provided for in 7-1-4123, MCA, to promote the general public health and welfare.

Other authority for municipalities and counties to adopt floodplain management regulations appears in 76-5-101 through 406, MCA.

ADOPTION

This resolution adopts the set of comprehensive land-use regulations attached as Appendix A for identified 100-year floodplains within Flathead County, Montana. Identification of 100-year floodplains is based on the Flathead County, Montana Flood Insurance Study, dated September 28, 2007. All other resolutions are hereby repealed to the extent of any inconsistencies.

CHAPTER 1

TITLE AND PURPOSE

1.01 Title

These Regulations shall be known and cited as the Flathead County Floodway and Floodplain Regulations. These Regulations are in accordance with exercising the authority of the laws of the State of Montana.

1.02 Purpose

To promote the public health, safety, and general welfare, to minimize flood losses in areas subject to flood hazards, and to promote wise use of the floodplain. These Regulations have been established with the following purposes intended:

- A. To guide development of the 100-year floodplain within local jurisdiction consistent with the enumerated findings by:
 - 1. Recognizing the right and need of watercourses to periodically carry more than the normal flow of water;
 - 2. Participating in coordinated efforts of federal, state and local management activities for 100-year floodplains; and
 - 3. Ensuring the regulations and minimum standards adopted, insofar as possible, balance the greatest public good with the least private injury.
- B. Specifically it is the purpose of these Regulations to:
 - 1. Restrict or prohibit uses that are dangerous to health, safety, and property in times of flood, or that cause increased flood heights and velocities;
 - 2. Require that uses vulnerable to floods, including public facilities, be provided with flood protection at the time of initial construction;
 - 3. Identify lands unsuitable for certain development purposes because of flood hazards;
 - 4. Minimize the need for rescue and relief efforts associated with flooding undertaken at the expense of the general public;
 - 5. Ensure potential buyers are notified that property is within a 100-year floodplain and subject to the provisions of these regulations; and

6. Ensure that those who occupy 100-year floodplains assume responsibility for their actions.

CHAPTER II

DEFINITIONS

2.01 Definitions

Unless specifically defined below, words or phrases used in these Regulations shall be interpreted so as to give them the meaning they have in common usage and to give these Regulations the most reasonable application.

Act: Montana Floodplain and Floodway Management Act, 76-5-101 through 406, MCA.

Alteration: Any change or addition to a structure that either increases its external dimensions or increases its potential flood hazard.

Appeal: A request for a review of the Floodplain Administrator's interpretation of any provisions of these regulations or a request for a variance.

Area of Special Flood Hazard: The land in the floodplain within the community subject to inundation by a one percent (1%) or greater chance of flood in any given year, i.e., the 100-year floodplain.

Artificial Obstruction - Development: Any obstruction which is not natural and includes any dam, diversion, wall, riprap, embankment, levee, dike, pile, abutment, projection, revetment, excavation, channel rectification, bridge, conduit, culvert, building, refuse, automobile body, fill or other analogous structure or matter in, along, across or projecting into any 100-year floodplain which may impede, retard or alter the pattern of flow of water, either in itself or by catching or collecting debris carried by the water, or that is placed where the natural flow of water would carry the same downstream to the damage or detriment of either life or property.

Base Flood: A flood having a one percent (1%) chance of being equaled or exceeded in any given year. A base flood is the same as a 100-year flood.

Base Flood Elevation (BFE): The elevation above sea level of the base flood in relation to National Geodetic Vertical Datum of 1929 unless otherwise specified in the flood hazard study.

Channelization Project: The excavation and/or construction of an artificial channel for the purpose of diverting the entire flow of a stream from its established course.

Designed: A project for which plans and specifications have been prepared by a licensed professional engineer.

Establish: To construct, place, insert or excavate.

Existing Manufactured Home Park or Subdivision: A manufactured home park or subdivision where the construction of facilities for servicing the manufactured home lots is completed before the effective date of the floodplain management regulations. This includes, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads.

FEMA: The Federal Emergency Management Agency.

Flood or Flooding: A general and temporary condition of partial or complete inundation of normally dry lands from the overflow of a stream, or the unusual and rapid accumulation or runoff of surface waters from any source.

Flood Insurance Rate Map: The map on which FEMA has delineated both the 100-year floodplains and the risk premium zones.

Flood Insurance Study: The report in which FEMA has provided flood profiles, as well as the Flood Boundary/Floodway Map and the water surface profiles.

Floodplain: The areas subject to these regulations, generally adjoining a stream that would be covered by floodwater of a base flood except for designated shallow flooding areas that receive less than one foot of water per occurrence. The floodplain consists of a floodway and floodway fringe.

Floodway: The channel of a stream and the adjacent overbank areas that must be reserved in order to discharge a base flood without cumulatively increasing the water surface elevation more than one-half (1/2) foot.

Floodway Fringe: That portion of the floodplain outside the limits of the floodway.

Levee: A man-made embankment, usually earthen, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding.

Levee System: A flood protection system that consists of a levee, or levees, and associated structures, such as drainage and closure devices, which are constructed and operated in accordance with sound engineering practices.

Lowest Floor: Any floor which is used for living purposes, storage or recreation. This includes any floor that could be converted to such a use.

Manufactured Home: A structure that is transportable in one or more sections, built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. This does not include "recreational vehicles."

Manufactured Home Park or Manufactured Home Subdivision: A parcel or contiguous parcels of land divided into two or more manufactured home spaces or lots for rent or sale.

Mean Sea Level: The National Geodetic Vertical Datum (NGVD) of 1929 or other datum to which base flood elevations are referenced.

New Construction: Structures for which construction, substantial improvement or alteration commences on or after the effective date of these Regulations.

Official Floodplain Maps: The Flood Insurance Study for Flathead County, Montana, and provided by the Federal Emergency Management Agency dated September 28, 2007; and the most recently FEMA adopted Flood Insurance Rate Maps and Floodway Maps provided by the Federal Emergency Management Agency.

Permit Issuing Authority: Board of Commissioners, Flathead County.

Recreational Vehicle: A vehicle which is (1) built on a single chassis; (2) 400 square feet or less when measured at the largest horizontal projections; (3) designed to be self-propelled or permanently towable by a light duty truck; and (4) designed primarily for use as temporary living quarters for recreation, camping, travel, or seasonal use, not for use as a permanent dwelling.

Riprap: Stone, rocks, concrete blocks or analogous material that is placed along the banks or bed of a stream to alleviate erosion.

Start of Construction: Commencement of clearing, grading, filling, or excavating to prepare a site for construction.

Structure: A walled and roofed building, manufactured home, a gas or liquid storage tank, bridge, culvert, dam, diversion, wall, revetment, dike, or other projection that may impede, retard, or alter the pattern of flow of water.

Substantial Damage: Damage sustained by a structure where the cost of restoring the structure to its condition before damage would equal or exceed fifty percent (50%) of the market value before the damage occurred.

Substantial Improvement: Any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure either:

- a. Before the improvement or repair is started, or
- b. If the structure has been damaged and is being restored before the damage occurred. For the purposes of this definition, substantial improvement is considered to occur when the first construction to any wall, ceiling, floor, or other structural part of the building commences. The term does not include:

- i. Any project for improvement of a structure to comply with existing state or local health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions, or
- ii. any alteration of a structure listed on the national register of historic places or state inventory of historic places.

Suitable Fill: Fill material which is stable, compacted, well graded, pervious, generally unaffected by water and frost, devoid of trash or similar foreign matter, devoid of tree stumps or other organic material, and is fitting for the purpose of supporting the intended use and/or permanent structure.

Variance: A grant of relief from the requirements of these regulations, which would permit construction in a manner that would otherwise be prohibited by these regulations.

Violation: The failure of a structure or other development to be fully compliant with these regulations. A structure or other development without elevation certificate, certification by a licensed engineer or architect of compliance with these regulations, or other evidence of compliance is presumed to be in violation until such time as proper documentation is provided.

100-Year Flood: A flood having a one percent (1%) chance of being equaled or exceeded in any given year. A 100-year flood has nearly a 23 percent chance of occurring in a 25-year period. A 100-year flood is the same as a base flood.

CHAPTER III

GENERAL PROVISIONS

3.01 Jurisdictional Area

These regulations shall apply to all lands within the jurisdiction of Flathead County, State of Montana, shown on the Official Floodplain Maps as being located within a 100-year floodplain district.

3.02 Floodplain District Establishment

The floodplain districts established are defined by the base flood elevations and 100-year floodplains as delineated in the most recently adopted "Flood Insurance Study for Flathead County, Montana", with the accompanying Flood Insurance Rate Maps and Floodway Maps. The Official Flood Insurance Rate Maps and Floodway Maps and Flathead County Flood Insurance Study are on file in the office of the Floodplain Administrator.

3.03 Flathead County Floodplain Administrator

The Flathead County Floodplain Administrator has been designated to be the Planning Director. The responsibilities of this position are outlined in Chapter IV of these regulations.

3.04 Rules for Interpretation of Floodplain District Boundaries

The boundaries of the 100-year floodplain and floodway shall be determined by scaling distances on the official floodplain maps and using the floodway data table contained in the flood insurance study report. The maps may be used as a guide for determining the 100-year floodplain boundary, but the exact location of the floodplain boundary shall be determined where the base flood elevation intersects the natural ground. For unnumbered A Zones and AO Zone floodplains, where there is a conflict between a mapped floodplain boundary and actual field conditions, the Floodplain Administrator may interpret the location of the 100-year floodplain boundary based on field conditions or available historical flood information.

3.05 Compliance

No structure or land use shall be located, extended, converted or structurally altered without full compliance with the provisions of these regulations and other applicable regulations. These regulations meet the minimum floodplain development requirements as set forth by the Montana Board of Natural Resources and Conservation and the National Flood Insurance Program.

3.06 Abrogation and Greater Responsibility

It is not intended by these regulations to repeal, abrogate or impair any existing easements, covenants, deed restrictions or underlying zoning. However, where these regulations impose greater restrictions, the provisions of these regulations shall prevail.

3.07 Regulation Interpretation

The interpretation and application of the provisions of these regulations shall be considered minimum requirements and liberally construed in favor of the governing body and not deemed a limitation or repeal of any other powers granted by State statute.

3.08 Warning and Disclaimer of Liability

These regulations do not imply that areas outside the delineated floodplain boundaries or permitted land uses will always be totally free from flooding or flood damages. These regulations shall not create a liability on the part of, or a cause of action against Flathead County, Montana or any officer or employee thereof for flood damages that may result from reliance upon these regulations.

3.09 Severability

If any section, clause, provision or portion of these regulations is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of these regulations shall not be affected thereby.

3.10 Disclosure Provision

All owners of property in an identified 100-year floodplain as indicated on the Official Floodplain Maps must notify potential buyers or their agents that such property is subject to the provisions of these regulations.

CHAPTER IV

ADMINISTRATION

4.01 Administration

- A. As provided in Section 3.03 of these regulations, the Floodplain Administrator has been designated by the Board of Commissioners, and has the responsibility of such position as outlined in these Regulations.
- B. The Floodplain Administrator is hereby appointed with the authority to review floodplain development permit applications, proposed uses and construction to determine compliance with these regulations. The Floodplain Administrator is required to assure all necessary permits have been received from those governmental agencies from which approval is required by federal and state law and local codes, including Section 404 of the Federal Water Pollution Control Act of 1972, 33 U.S.C. 1334, and under the provisions of the Natural Streambed and Land Preservation Act.
 - 1. Additional Factors: Floodplain development permits shall be granted or denied by the Floodplain Administrator on the basis of whether the proposed establishment, alteration, or substantial improvement of an artificial obstruction meets the requirements of these regulations. Additional factors that shall be considered for every permit application are:
 - a. The danger to life and property due to increased flood heights, increased flood water velocities or alterations in the pattern of flood flow caused by encroachments;
 - b. The danger that materials may be swept onto other lands or downstream to the injury of others;
 - c. The proposed water supply and sanitation systems and the ability of these systems to prevent disease, contamination and unsanitary conditions;
 - d. The susceptibility of the proposed facility and its contents to flood damage and the effects of such damage on the individual owner;
 - e. The importance of the services provided by the facility to the community;
 - f. The requirement of the facility for a waterfront location;

- g. The availability of alternative locations not subject to flooding for the proposed use;
 - h. The compatibility of the proposed use with existing development and anticipated development in the foreseeable future;
 - i. The relationship of the proposed use to the Master Plan and floodplain management program for the area;
 - j. The safety of access to property in times of flooding for ordinary and emergency services; and
 - k. Such other factors as are in harmony with the purposes of these regulations, the Montana Floodplain and Floodway Management Act and the National Flood Insurance Program.
- C. A floodplain development permit application shall be initially reviewed within 60 days after the date of receipt of a complete application by the Floodplain Administrator.
- D. The Floodplain Administrator shall adopt such administrative procedures as may be necessary to efficiently administer the provision of these regulations.
- E. The Floodplain Administrator shall maintain such files and records as may be necessary to document nonconforming uses, base flood elevations, floodproofing and elevation certifications, fee receipts, the issuance of permits, agenda, minutes, records of public meetings, and any other matters related to floodplain management in Flathead County. Such files and records shall be open for public inspection. In matters of litigation, the Flathead County Attorney may restrict access to specific records.
- F. The Floodplain Administrator may require whatever additional information is necessary to determine whether the proposed activity meets the requirements of these regulations. Additional information may include hydraulic calculations assessing the impact on base flood elevations or velocities; level survey; or certification by a registered land surveyor, professional engineer, or licensed architect that the requirements of these regulations are satisfied.
- G. Upon receipt of an application for a permit or a variance, the Floodplain Administrator shall prepare a notice containing the facts pertinent to the application and shall have the notice published at least once in a newspaper of general circulation in the area. Notice shall also be served by first-class mail upon adjacent property owners and the DNRC Floodplain Management Section.

The notice shall provide a reasonable period of time, not less than 15 days, for interested parties to submit comments on the proposed activity.

- H. Copies of all permits granted must be sent to the Department of Natural Resources and Conservation in Helena, Montana.
- I. In riverine situations, notification by the Floodplain Administrator must be made to adjacent communities, the Floodplain Management Section (DNRC), and FEMA prior to any alteration or relocation of a stream. The flood-carrying capacity within the altered or relocated portion of any stream must be maintained. Erosion control measures shall be incorporated to ensure stability of altered channels and stream banks.

4.02 Permit Applications

- A. Activities or uses that require the issuance of a permit, including the expansion or alteration of such uses, shall not be initiated, established or undertaken until a permit has been issued by the Floodplain Administrator.
- B. Permit applicants shall be required to furnish the following information as deemed necessary by the Floodplain Administrator for determining the suitability of the particular site for the proposed use.
 - 1. Plans in duplicate drawn to scale (including dimensions) showing the nature, location, and elevation of the lot; existing and proposed structure locations; fill, storage, or materials site; flood-proofing measures; mean sea level elevation of first floor of proposed structures; and location of the channel.
 - 2. A plan view of the proposed development indicating external dimensions of structures, street or road finished grade elevations, well locations, individual sewage treatment and disposal sites, excavation and/or fill quantity estimates, and site plan and/or construction plans.
 - 3. Specifications for flood-proofing, filling, excavating, grading, rip-rapping, storage of materials, and location of utilities.
 - 4. A professional engineer's or registered architect's design calculations and certification that the proposed activity has been designed to be in compliance with these regulations.
 - 5. Certification of flood-proofing and/or elevation shall be provided on a standard form available from the floodplain administrator.

- C. To determine that the permit specifications and conditions have been completed, applicants who have received permits are required to furnish the following at the time of an on-site conformance inspection:
1. Certification by a registered professional engineer or licensed land surveyor of the actual mean sea level elevation of the lowest floor (including basement) of all new, altered, or substantially improved buildings.
 2. If flood-proofing techniques were used for buildings, the mean sea level elevation to which the flood proofing was accomplished must be certified by a structural engineer or licensed architect in the same manner.
 3. Certification shall also be required, for artificial obstructions other than buildings that the activity was accomplished in accordance with these regulations and the design plans submitted with the application for the permit activity. This certification may be waived by the Floodplain Administrator if it can be clearly ascertained by a site inspection that the activity was accomplished in accordance with these regulations.
 4. Certification of flood-proofing and/or elevation shall be provided on a standard form available from the floodplain administrator.

4.03 Emergency Waiver

- A. Emergency repair and replacement of severely damaged public transportation facilities, public water and sewer facilities, and flood control work may be authorized. Floodplain development permit requirements may be waived if:
1. Upon notification and prior to the emergency repair and/or replacement, the Floodplain Administrator determines that an emergency condition exists warranting immediate action; and
 2. The Floodplain Administrator agrees upon the nature and type of proposed emergency repair and/or replacement.
- B. Authorization to undertake emergency repair and replacement work may be given verbally if the Floodplain Administrator feels that such a written authorization would unduly delay the emergency work. Such verbal authorization must be followed by a written authorization stating the emergency condition, the type of emergency work agreed upon, and stating that a verbal authorization had been previously given.

4.04 Review-Variances-Appeals

- A. There is hereby created a local Floodplain Management Board of Adjustment, the membership, administration, and rules of procedure of which are identical to a zoning board of adjustment.
- B. The Board of Adjustment may, by variance, grant a permit that is not in compliance with the minimum standards contained in these regulations according to the following procedures:
 - 1. Variances shall not be issued for areas within a floodway if any additional increase in flood elevations or velocities after allowable encroachments into the floodway fringe would result;
 - 2. Variances shall only be issued upon:
 - a. A showing of good and sufficient cause;
 - b. A determination that refusal of a permit due to exceptional circumstances would cause a unique or undue hardship on the applicant or community involved;
 - c. A determination that the granting of a variance will not result in increased flood hazards, present additional threats to public safety, be an extraordinary public expense, create nuisances, cause fraud, victimize the public, or conflict with existing state and local laws;
 - d. A determination that the proposed use would be adequately flood-proofed;
 - e. A determination that a reasonable alternate location outside the floodplain is not available;
 - f. A determination that the variance requested is the minimum necessary to afford relief, considering the flood hazard; and
 - g. Approval of the Montana Department of Natural Resources and Conservation, upon request from the Permit Issuing Authority, prior to formally approving any permit application that is in variance to these regulations.
 - 3. Variances shall be issued in writing from the Permit Issuing Authority and shall notify the applicant that:
 - a. A specific variance is granted, and certain conditions may be attached;

- b. The issuance of a variance to construct a building below the 100-year floodplain elevation will result in increased premium rates; and
 - c. Such construction below the 100-year flood elevation increases risks to life and property. The Floodplain Administrator shall maintain records of the variance notification and actions, including justification for their issuance, and forward copies of all variance actions to the Montana Department of Natural Resources and Conservation and the Federal Emergency Management Agency.
- C. Appeal of any decision of the Permit Issuing Authority, its officers, or agencies may be taken by an aggrieved person or persons, jointly or separately, to a court of record.

4.05 Fees

A processing fee as adopted by the Board of Commissioners shall be submitted with each permit application.

4.06 Violation Notice

The Floodplain Administrator shall bring any violation of these regulations to the attention of the Flathead County Commissioners, the Flathead County Attorney and the Montana Department of Natural Resources and Conservation.

4.07 Compliance

Any use, arrangement or construction not in compliance as authorized by permit, shall be deemed a violation of these regulations and punishable as provided in Section 4.08. An applicant is required to submit certification by a registered professional engineer, architect, land surveyor, or other qualified person designated by the Floodplain Administrator that finished fill and lowest building floor elevations, flood-proofing, hydraulic design, or other flood protection measures were accomplished in compliance with these regulations.

4.08 Penalties

Violation of the provisions of these regulations or failure to comply with any of the requirements, including permit approval prior to development of flood prone lands and conditions and safeguards established shall constitute a misdemeanor. Any person who violates these regulations or fails to comply with any of its requirements shall, upon conviction, be fined not more than \$100 or imprisoned in jail for not more than 10 days or both. Each day's continuance of a violation shall be deemed a separate and distinct offense.

4.09 Emergency Preparedness Planning

In formulating community development goals, the community shall consider the development of a plan for evacuating residents of all manufactured home parks or subdivisions located within flood prone areas. This plan should be developed, filed with, and approved by appropriate community emergency management authorities.

CHAPTER V

SPECIFIC STANDARDS

5.01 Applications

The minimum floodplain development standards listed in this chapter apply to the floodway and floodway fringe portions of the 100-year floodplain as delineated in the Flathead County Flood Insurance Study with the accompanying Flood Insurance Rate Maps and Floodway Maps.

5.02 Floodway

A. Uses Allowed Without Permits. The following open space uses shall be allowed without a permit anywhere within the floodway, provided that such uses conform to the provisions of Chapter VII of these regulations, are not prohibited by any other ordinance, resolution or statute, and do not require fill, excavation, permanent storage of materials, or equipment or structures other than portable structures:

1. Agricultural Uses;
2. Accessory uses such as loading or parking areas, or emergency landing strips associated with industrial and commercial facilities;
3. Private and public recreational uses such as golf courses, driving ranges, archery ranges, picnic grounds, boat-launching ramps, parks, wildlife management and natural areas, game farms, fish hatcheries, shooting preserves, target ranges, trap and skeet ranges, hunting and fishing areas, and hiking or horseback riding trails;
4. Forestry, including processing of forest products with portable equipment;
5. Residential uses such as lawns, gardens, parking areas and play areas;
6. Irrigation and livestock supply wells, provided that they are located at least 500 feet from domestic water supply wells;
7. Fences, except permanent fences crossing channels; and
8. Recreational vehicles provided that they be on the site for fewer than 180 consecutive days, or be fully licensed and ready for highway use. A recreational vehicle is ready for highway use if it is on its wheels or jacking system with wheels intact, is attached to

the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

B. Uses Requiring Permits. The following artificial obstructions may be permitted in the floodway subject to the issuance of a permit by the Floodplain Administrator:

1. Excavation of material from pits and pools provided that:
 - a. A buffer strip of undisturbed land is left between the edge of the channel and the edge of the excavation. This buffer strip must be of sufficient width to prevent flood flows from channeling into the excavation;
 - b. The excavation meets all applicable laws and regulations of other local and state agencies; and
 - c. Excavated material is disposed of or stockpiled outside the floodway.
2. Railroad, highway, and street stream crossings provided the crossings are designed to offer minimal obstruction to flood flow. Stream crossings shall not increase the elevation of the 100-year flood more than one-half foot nor cause a significant increase in flood velocities.
3. Limited filling for highway, street, and railroad embankments not associated with stream crossings, provided that:
 - a. Reasonable alternative transportation routes outside the designated floodway are not available; and
 - b. Such floodway encroachment is located as far from the stream channel as possible and shall not result in a cumulative increase in base flood elevations, after allowable encroachments into the floodway fringe, exceeding one-half foot.
4. Buried or suspended utility transmission lines, provided that:
 - a. Suspended utility transmission lines are designed so the lowest point of the suspended line is at least six (6) feet higher than the base flood elevation;
 - b. Towers and other appurtenant structures are designed and placed to withstand and minimally obstruct flood flows; and
 - c. Utility transmission lines carrying toxic or flammable materials are buried to a depth at least twice the calculated maximum

depth of scour for a 100-year flood. The maximum depth of scour shall be determined by hydraulic engineering methods acceptable to the Floodplain Administrator.

5. Storage of materials and equipment, provided that:
 - a. The material or equipment is not subject to major damage by flooding and is properly anchored to prevent flotation or downstream movement; or,
 - b. The material or equipment is readily movable within the limited time available after flood warning. Storage of flammable, toxic, hazardous, or explosive materials shall not be permitted.
6. Domestic water supply wells, provided that:
 - a. They are driven or drilled wells located on ground higher than the surrounding ground to assure positive drainage from the well;
 - b. Well casings are water tight to a distance of at least 25 feet below the ground surface;
 - c. Water supply and electrical lines have a watertight seal where the lines enter the casing;
 - d. All pumps, electrical lines and equipment are either submersible or adequately flood-proofed; and
 - e. Check valves are installed on main water lines at wells and all building entry locations.
7. Buried and sealed vaults for sewage disposal in recreational areas, provided they meet applicable laws and standards administered by the Montana Department of Health and Environmental Sciences.
8. Public or private campgrounds, provided that:
 - a. Access roads require only limited fill and do not obstruct or divert flood waters; and
 - b. Recreational vehicles and travel trailers are licensed and ready for highway use. They are ready for highway use if on wheels or jacking system with wheels intact, are attached to the site with only quick disconnect type utilities and securing devices, and have no permanently attached additions.

9. Structures accessory to the uses permitted in this section such as boat docks, marinas, sheds, picnic shelters, tables and toilets provided that:
 - a. The structures are not intended for human habitation;
 - b. The structures will have a low flood damage potential;
 - c. The structures will, insofar as possible, be located on ground higher than the surrounding ground and as far from the channel as possible;
 - d. The flood-proofing standards of Chapter VII are met; and
 - e. The structures will be constructed and placed so as to offer a minimal obstruction to flood flows and shall be anchored to prevent flotation.
 10. Substantial improvements to any structure provided that the provisions of Section 5.03-B.3, 5.03-B.4, or 5.03-B.5 of these regulations are met. In the floodway the structure must be floodproofed or elevated on a permanent foundation rather than on fill.
 11. All other artificial obstructions, substantial improvements or non-conforming uses not specifically listed or prohibited by these regulations.
- C. Permits for Flood Control Works. Flood control works shall be allowed within floodways subject to the issuance of a permit by the Floodplain Administrator with the following conditions:
1. Levees and floodwalls are permitted if:
 - a. The proposed levee or floodwall is designed and constructed to safely convey a 100-year flood; and
 - b. The cumulative effect of the levee or floodwall combined with allowable floodway fringe encroachments does not increase the unobstructed base flood elevation more than 0.5 foot. The Floodplain Administrator may establish either a lower or higher permissible increase in the base flood elevation for individual levee projects only with concurrence from the Montana Department of Natural Resources and Conservation and the Federal Emergency Management Agency based upon the following criteria.

- (1) The estimated cumulative effect of anticipated any future permissible uses; and
 - (2) The type and amount of existing flood-prone development in the affected area.
 - c. The proposed levee or floodwall, except those to protect agricultural land, are constructed at least three (3) feet higher than the base flood elevation.
 2. Riprap, except that which is hand-placed, if:
 - a. The riprap is designed to withstand a 100-year flood;
 - b. The riprap does not increase the base flood elevation; and
 - c. The riprap will not increase erosion upstream, downstream, or adjacent to the riprap site.
 3. Channelization projects, if they do not significantly increase the magnitude, velocity, or base flood elevation in the proximity of the project.
 4. Dams, provided that:
 - a. They are designed and constructed in accordance with The Montana Dam Safety Act and applicable safety standards; and
 - b. They will not increase flood hazards downstream, either through operational procedures or improper hydrologic/hydraulic design.
- D. Permits for Water Diversions. Permits for the establishment of a water diversion or change in place of diversion shall not be issued if, in the judgment of the Floodplain Administrator:
1. The proposed diversion will significantly increase the upstream base flood elevation to the detriment of neighboring property;
 2. The proposed diversion is not designed and constructed to minimize potential erosion from a 100-year flood; and
 3. Any permanent diversion structure crossing the full width of the stream channel is not designed and constructed to safely withstand a 100-year flood.
- E. Prohibited Uses. The following artificial obstructions and nonconforming uses are prohibited within the floodway:

1. New construction of any residential, commercial, agricultural, or industrial structure;
2. Encroachments, including fill, new construction, alterations, substantial improvements, and other development within the adopted regulatory floodway that would result in erosion of the embankment, obstruction of the natural flow of waters, or increase in flood levels within the community during the occurrence of the 100-year flood.
3. The construction or permanent storage of an object subject to flotation or movement during flooding;
4. Solid and hazardous waste disposal, sewage treatment, and sewage disposal systems;
5. Solid and hazardous waste disposal, sewage treatment, and sewage disposal systems;
6. Storage of highly toxic, flammable, hazardous, or explosive materials; and
7. Alterations of structures unless it can be shown the alteration will not raise flood heights; and
8. Manufactured homes.

5.03 Floodway Fringe

- A. Uses Allowed Without Permits. All uses allowed in the floodway, according to the provisions of Section 5.02 A of these regulations, shall also be allowed without a permit in the floodway fringe. In addition, individual or multiple family subsurface sewage disposal systems are allowed only when they are reviewed and approved under laws and regulations administered by the Department of Health and Environmental Sciences or the local health board.
- B. Uses Requiring Permits. All uses allowed in the floodway subject to the issuance of a permit, according to the provisions of Section 5.02 B, C, and D of these regulations, shall also be allowed by permit within the floodway fringe. In addition, new construction, substantial improvements and alterations to structures are allowed by permit. This includes but is not limited to residential, commercial, and industrial construction and suitable fill to be allowed by permit from the Floodplain Administrator, subject to the following conditions:
 1. Such structures or fill must not be prohibited by any other statute, regulation, ordinance, or resolution;

2. Such structures or fill must be compatible with local comprehensive plans;
3. The new construction, alteration and substantial improvement of residential structures including manufactured homes must be constructed on suitable fill such that the lowest floor elevation (including basement) is two feet or more above the base flood elevation. The suitable fill shall be at an elevation no lower than the base flood elevation and shall extend for at least fifteen feet, at that elevation, beyond the structures) in all directions;
4. The new construction, alteration, and substantial improvement of commercial and industrial structures can be constructed on suitable fill as specified in Section 5.03-B.3 of these regulations. If not constructed on fill, commercial and industrial structures must be adequately flood-proofed to an elevation no lower than two feet above the base flood elevation. Flood-proofing must be certified by a registered professional engineer or architect that the flood-proofing methods are adequate to withstand the flood depths, hydrodynamic and hydrostatic pressures, velocities, impact, buoyancy, and uplift forces associated with the 100-year flood:
 - a. If the structure is designed to allow internal flooding of areas below the lowest floor, use of this space shall be limited to parking, loading areas, building access, and storage of equipment or materials not appreciably affected by flood waters. The floors and walls shall be designed and constructed of materials resistant to flooding to an elevation no lower than two feet above the base flood elevation. Walls shall be designed to automatically equalize hydrostatic forces by allowing for entry and exit of floodwaters. Openings may be equipped with screens, louvers, valves, other coverings, or devices which permit the automatic entry and exit of floodwaters;
 - b. Structures whose lowest floors are used for a purpose other than parking, loading, or storage of materials resistant to flooding shall be flood-proofed to an elevation no lower than two feet above the base flood elevation. Flood-proofing shall include impermeable membranes or materials for floors and walls and watertight enclosures for all windows, doors, and other openings. These structures shall be designed to withstand the hydrostatic, hydrodynamic, and buoyancy effects of a 100-year flood;
 - c. Flood-proofing of electrical, heating, and plumbing systems shall be accomplished in accordance with Chapter VII of these regulations;

5. All manufactured homes placed in the floodway fringe must have the chassis securely anchored to a foundation system that will resist flotation, collapse, or lateral movement. Methods of anchoring may include, but are not limited to, over-the-top or frame ties to ground anchors. The following conditions also apply:
 - a. When a manufactured home is 1) altered, 2) replaced because of substantial damage as a result of a flood, or 3) replaced on an individual site, the lowest floor must be elevated two (2) feet above the base flood elevation. The home can be elevated on fill or raised on a permanent foundation of reinforced concrete, reinforced mortared block, reinforced piers, or other foundation elements of at least equivalent strength;
 - b. Replacement or substantial improvement of manufactured homes in an existing manufactured home park or subdivision must be raised on a permanent foundation. The lowest floor must be at least two feet above the base flood elevation. The foundation must consist of reinforced concrete, reinforced mortared block, reinforced piers, or other foundation elements of at least equivalent strength; and
 - c. Manufactured homes proposed for use as commercial or industrial structures must be elevated and anchored, rather than flood-proofed;
6. Fill material placed in the floodway fringe must be stable, compacted, well graded, pervious, generally unaffected by water and frost, devoid of trash or similar foreign matter, devoid of tree stumps or other organic material, and appropriate for the purpose of supporting the intended use and/or permanent structure;
7. Roads, streets, highways, and rail lines shall be designed to minimize increase in flood heights. Where failure or interruption of transportation facilities would result in danger to the public health or safety, the facility shall be located two feet above the base flood elevation;
8. Agricultural structures that have a low damage potential, such as sheds, barns, shelters, and hay or grain storage structures must be adequately anchored to prevent flotation or collapse and all electrical facilities shall be placed above the base flood elevation; and
9. Recreational vehicles, if they are on the site for more than 180 consecutive days or are not ready for highway use, must meet the elevating requirements of Section 5.03-B.3.

C. Prohibited Uses. The following artificial obstructions and non-conforming uses are prohibited within the floodway fringe:

1. Solid and hazardous waste disposal; and
2. Storage of highly toxic, flammable, hazardous or explosive materials. Storage of petroleum products may be allowed by permit if stored on compacted fill at least two feet above the base flood elevation and anchored to a permanent foundation to prevent downstream movement.

5.04 Floodplain Areas with Flood Elevations and No Delineated Floodway

A. A development proposed for a 100-year floodplain, where water surface elevations are available but no floodway is delineated, may not significantly increase flood velocities or depths or generally alter patterns of flood flow. The provisions of Section 5.03, Floodway Fringe, shall apply to these areas. Where the proposed development would be located near the bank of a stream in an area which would likely be included in the floodway, the Floodplain Administrator may require a permit applicant to furnish additional hydraulic data before acting on a permit application for such a floodplain. The data may include, but are not limited to, any of the following:

1. A hydraulic study documenting probable effect on upstream, downstream, or adjacent property owners caused by the proposed development; or
2. The calculated increase in the 100-year flood water surface profile caused by the proposed development.

B. Permits for such proposed development may be modified or denied if the additional information shows that the proposed use would cause an additional flood hazard to adjacent property or significantly increase flood heights. A significant increase in flood heights is one-half foot unless existing or anticipated development in the area dictates a lesser value of allowable increase.

5.05 Shallow Flooding (AO Zones)

A. Shallow flooding areas are delineated as AO Zone floodplains on the Flathead County Flood Insurance Rate Maps. The provisions of Section 5.03, Floodway Fringe, of these regulations shall apply to AO Zone floodplains. The depth of the 100-year flood is indicated as the depth number on the Flood Insurance Rate Maps. The 100-year flood depth shall be referenced to the highest adjacent grade or stream flow line in

determining which fill or flood-proofing heights to use in applying the provisions of Section 5.03-B.3 and Section 5.03-B.4 of these regulations. In the absence of depth or elevation information, a minimum two-foot flood depth shall be used.

- B. Floodplain Boundary Interpretation. The Floodplain Administrator shall make interpretations where needed, as to the exact location of an AO Zone floodplain boundary when there is a conflict between a mapped boundary and actual field conditions.

5.06 Floodplains within the Lake and Lakeshore Protection Zone

- A. Those properties and projects that also fall under the Flathead County Lake and Lakeshore Regulations jurisdiction shall not have to obtain a Flathead County Floodplain and Floodway Permit for the following proposed activity or activities that the Floodplain Administrator finds shall have an insignificant impact on the floodplain and floodway:
- Single residential pier docks,
 - Single residential portable docks,
 - Shore stations,
 - Walkways,
 - Buoys,
 - Tie off piers,
 - Small scale projects that do not require adding fill or dredging.

CHAPTER VI**GENERAL STANDARDS****6.01 Applications**

The minimum floodplain development standards listed in this chapter apply to the 100-year floodplains delineated by approximate methods and identified as unnumbered A Zones on the Flood Insurance Rate Maps.

- A. Uses Allowed Without Permits. All uses allowed in a floodway, according to the provisions of Section 5.02-A of these regulations, shall also be allowed without a permit in unnumbered A-Zone floodplains.
- B. Uses Requiring Permits. All uses allowed in the floodway and floodway fringe subject to the issuance of a permit, according to the provisions of Section 5.03-B, shall require permits from the Floodplain Administrator for unnumbered A-Zone floodplains. Also, the provisions of Section 5.03-B apply to the A-Zone floodplains with no floodway delineated or water surface profile computed. Since there are no 100-year flood water surface profiles computed for A-Zone floodplains, the following conditions also apply:
 - 1. Elevation data on the 100-year flood shall be provided for subdivision proposals according to the definitions and rules of the Montana Sanitation in Subdivisions Act, MCA 76-4 Part 1 and the rules adopted by DHES under this Act. These data shall be used in applying Sections 5.03-B.3, 5.03-B.4, and 5.03-B.5 of these regulations. Subdivision proposals shall also provide for adequate drainage to minimize potential flood hazards.
 - 2. The Floodplain Administrator may obtain, review, and reasonably use any base flood elevation and floodway data available from federal, state, or other sources, until such data have been provided by FEMA, to enforce Section 5.03-B.3 and 5.03-B.4 of these regulations;
 - 3. The Floodplain Administrator may use historical flood elevations to determine suitable fill or flood-proofing elevations as required by Section 5.03-B.3 and 5.03-B.4 of these regulations;
 - 4. If historical flood evidence is not available, then the Floodplain Administrator shall determine, from a field review at the proposed development site, an appropriate fill or flood-proofing elevation to use in applying Sections 5.03-B.3 and 5.03-B.4 of these regulations. In the absence of depth or elevation information, a minimum two-foot flood depth shall be used; and

5. Proposed structures must be anchored to prevent flotation or collapse and must be located as far from stream channels as practicable.
- C. Prohibited Uses. Those uses prohibited in the floodway fringe, in accordance with Section 5.03-C of these regulations, shall also be prohibited within the A-Zone floodplain boundaries.
- D. Floodplain Boundary Interpretation. The Floodplain Administrator shall make interpretations where needed as to the exact location of the unnumbered A-Zone floodplain boundary when there is a conflict between a mapped boundary and actual field conditions.

CHAPTER VII

FLOOD-PROOFING REQUIREMENTS

7.01 Certification

If the following flood-proofing requirements are to be applied to a proposed structure, as stipulated by the Floodplain Administrator in accordance with these regulations, the methods used must be certified as adequate by a registered professional engineer or architect.

7.02 Conformance

Permitted flood-proof systems shall conform to the conditions listed below--and the flood-proofing standards listed in Section 5.03-B.4 of these regulations for commercial and industrial structures.

A. Electrical Systems:

1. All incoming power service equipment, including all metering equipment, control centers, transformers, distribution and lighting panels and all other stationary equipment must be located at least two feet above the base flood elevation;
2. Portable or movable electrical equipment may be placed below the base flood elevation, if the equipment can be disconnected by a single submersible plug-and-socket assembly;
3. The main power service line shall have automatic or manually operated electrical disconnect equipment located at an accessible location outside the floodplain of 100-year floodplain and above the base flood elevation; and
4. All electrical wiring systems installed at or below the elevation of the 100-year flood shall be suitable for continuous submergence and may not contain fibrous components.

B. Heating Systems:

1. Float operated automatic control valves must be installed in gas furnace supply lines so that the fuel supply is automatically shut off when flood waters reach the floor level where the furnace is located;
2. Manually operated gate valves must be installed in gas supply lines. The gate valves must be operable from a location above the elevation of the 100-year flood; and

3. Electric heating systems must be installed in accordance with the provisions of Section 7.02-A.

C. Plumbing Systems:

1. Sewer lines, except those to be buried and sealed in vaults, must have check valves installed to prevent sewage backup into permitted structures; and
2. All toilet stools, sinks, urinals and drains must be located such that the lowest point of possible water entry is at least two feet above the elevation of the 100-year flood.